

# SHULMAN ROGERS

BENJAMIN P. SMITH | ATTORNEY  
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July 31, 2025

ALL OCCUPANTS  
13604 Canal Vista Court  
Potomac, MD 20854

Re: 13604 Canal Vista Court  
Potomac, MD 20854  
OWNERS: MILLS-HARDING a/k/a MILLS a/k/a HARDING  
FILE No. 140345.00002

Dear Sir/Madam:

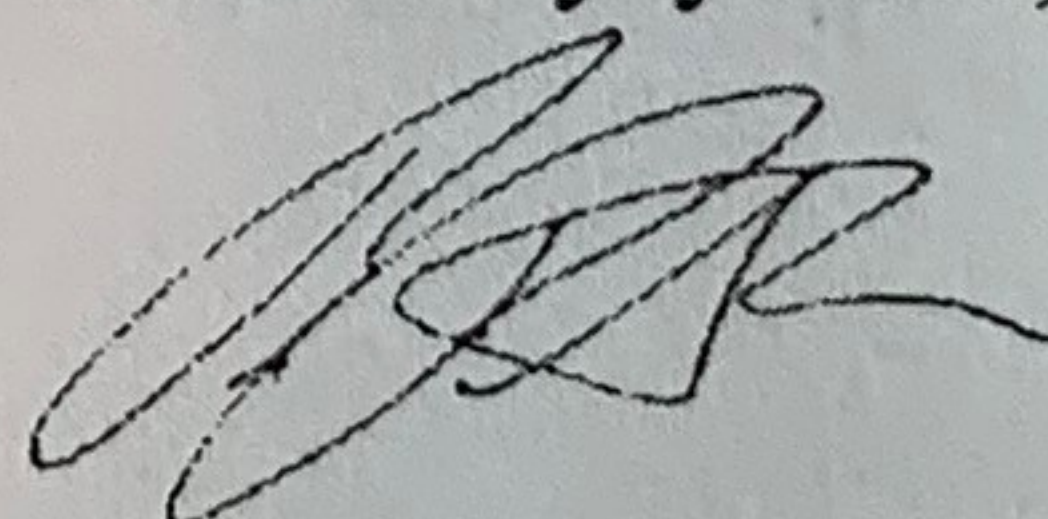
You are hereby notified that the above-referenced property, which you occupy will be sold at a foreclosure sale on August 20, 2025, under a delinquent mortgage loan held by Charity At Its Best.

As you may know, I am one of the trustees that will sell the property. If you are a tenant and have not already provided me with a copy, please send a copy of the lease agreement that permits you to occupy the property. **If you do not have a written lease, please provide me with copies of the last three "rent" payments you have made.**

A copy of the advertisement of sale as it will appear in the newspaper is enclosed as notice to you of the date, time, place and terms of said sale. Also enclosed are copies of the notices required pursuant to applicable law.

You are also reminded that your continued occupancy in the property may be affected by the foreclosure sale. This letter is an attempt by our law firm to collect a debt and any information obtained will be used for that purpose. Until more information (i.e., lease terms, rent payment history, etc.) has been obtained by the trustee, I am unable to determine if any occupant has any personal obligations under the mortgage loan documents or for occupying the property.

Sincerely yours,



Benjamin P. Smith

Enclosures  
REGULAR MAIL and  
CERTIFIED MAIL - Return Receipt Requested



Case 25-11103 Doc 86-1 Filed 08/05/25 Page 2 of 3

## NOTICE OF IMPENDING FORECLOSURE SALE

A FORECLOSURE ACTION HAS BEEN FILED AGAINST THE PROPERTY LOCATED AT 13604 CANAL VISTA COURT, POTOMAC, MD 20854 IN THE CIRCUIT COURT FOR MONTGOMERY COUNTY, MARYLAND. THIS NOTICE IS BEING SENT TO YOU AS A PERSON WHO LIVES IN THIS PROPERTY.

A FORECLOSURE SALE OF THE PROPERTY IS SCHEDULED TO OCCUR AS FOLLOWS

DATE: AUGUST 20, 2025  
TIME: 11:00 A.M.  
PLACE: MONTGOMERY COUNTY COURTHOUSE, LOCATED AT 50 MARYLAND AVENUE, ROCKVILLE, MD 20850, (AT THE COURTHOUSE DOOR)

MOST RENTERS HAVE THE RIGHT TO CONTINUE RENTING THE PROPERTY AFTER IT IS SOLD AT FORECLOSURE. THE FORECLOSURE SALE PURCHASER BECOMES THE NEW LANDLORD.

MOST RENTERS WITH A LEASE FOR A SPECIFIC PERIOD OF TIME HAVE THE RIGHT TO CONTINUE RENTING THE PROPERTY UNTIL THE END OF THE LEASE TERM. MOST MONTH-TO-MONTH RENTERS HAVE THE RIGHT TO CONTINUE RENTING THE PROPERTY FOR 90 DAYS AFTER RECEIVING A WRITTEN NOTICE TO VACATE FROM THE NEW OWNER.

YOU SHOULD GET LEGAL ADVICE TO DETERMINE IF YOU HAVE THESE RIGHTS.

BELOW YOU WILL FIND THE NAME, ADDRESS, AND TELEPHONE NUMBER OF THE PERSON AUTHORIZED TO SELL THE PROPERTY. YOU MAY CONTACT THIS PERSON TO NOTIFY HIM OR HER THAT YOU ARE A TENANT AT THE PROPERTY AND TO FIND OUT MORE ABOUT THE SALE. FOR FURTHER INFORMATION, YOU MAY REVIEW THE FILE IN THE OFFICE OF THE CLERK OF THE CIRCUIT COURT. YOU ALSO MAY CONTACT THE MARYLAND DEPARTMENT OF HOUSING AND COMMUNITY DEVELOPMENT, AT 1-877-462-7555, OR CONSULT THE DEPARTMENT'S WEBSITE, [HTTP://WWW.MDHOPE.ORG](http://www.mdhope.org), FOR ASSISTANCE.

PERSON(S) AUTHORIZED TO SELL THE PROPERTY:

Benjamin P. Smith, Trustee  
Rebekah F. Paradis, Trustee  
SHULMAN ROGERS, P.A.  
12505 Park Potomac Avenue, Sixth Floor  
Potomac, MD 20854-6803  
301.230.5241 – Benjamin P. Smith

DATE OF THIS NOTICE: July 31, 2025



LAW OFFICES  
Shulman Rogers, P.A.  
12505 Park Potomac Avenue, 6th Floor  
Potomac, MD 20854  
(301) 230-5241  
File No. 140345.00002

SUBSTITUTE TRUSTEES' SALE  
OF IMPROVED REAL PROPERTY

**13604 Canal Vista Court**  
**Potomac, MD 20854**  
**(the "Property")**

Under a power of sale contained in a certain Second Deed of Trust, Assignment of Rents and Security Agreement (the "Deed of Trust") from Trudah Mills-Harding (a/k/a Trudah A. Mills and Trudah M. Harding) to Jeffrey P. Shiller, trustee, dated December 8, 2017, and recorded in Book 55536, at Page 94, among the Land Records of Montgomery County, Maryland, default having occurred under the terms thereof, the Substitute Trustees ("Trustees") will sell at public auction at the Circuit Court for Montgomery County, located at 50 Maryland Avenue, Rockville, MD 20850, at the Court House Door on,

**August 20, 2025 at 11:00 AM**

All that Fee-Simple lot of ground and the improvements thereon, if any, identified as Tax ID No. 06-01827518 and more fully described in the aforesaid Deed of Trust.

The Property and improvements, if any, thereupon will be sold in "as is" condition and subject to conditions, restrictions, and agreements of record affecting the same, if any, and with no warranty of any kind. The Property will be sold subject to a senior deed of trust, the amount(s) to be announced at the time of sale if available to the Trustees.

Terms of Sale: A deposit of \$15,000.00 by cashier's or certified check, or in such other form as the Substitute Trustees may determine, at their sole discretion at the time of sale. Balance of the purchase price to be paid in cash within ten days of final ratification of sale by the Circuit Court for Montgomery County. Interest to be paid on the unpaid purchase money at the rate of 13% from the date of sale to the date funds are received in the office of the Trustee. There will be no abatement of interest in the event additional funds are tendered before settlement or if settlement is delayed for any reason. The noteholder shall not be obligated to pay interest if it is the purchaser. TIME IS OF THE ESSENCE FOR THE PURCHASER. Adjustment of all real property taxes, including agricultural taxes, if applicable, and any and all public and/or private charges or assessments, including water/sewer charges and ground rent, to be adjusted to the date of the sale and thereafter assumed by the purchaser. Condominium fees and/or homeowners association dues,